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**State:** District of Columbia **First Filing Company:** Berkley National Insurance Company, ...  
**TOI/Sub-TOI:** 05.1 CMP Non-Liability Portion Only/05.1003 Commercial Package  
**Product Name:** General Risk Program - Commercial Output Coverages  
**Project Name/Number:** COP New Earth Movement Endorsement and Schedule/BSS-COP-2019-5489-FM-DC-37715

## Filing at a Glance

Companies: Berkley National Insurance Company  
Riverport Insurance Company  
Berkley Regional Insurance Company  
StarNet Insurance Company

Product Name: General Risk Program - Commercial Output Coverages

State: District of Columbia

TOI: 05.1 CMP Non-Liability Portion Only

Sub-TOI: 05.1003 Commercial Package

Filing Type: Form

Date Submitted: 12/11/2019

SERFF Tr Num: BNIC-132175466

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: BSS-COP-2019-5489-FM-DC-37715

Effective Date: 03/01/2020

Requested (New):

Effective Date: 03/01/2020

Requested (Renewal):

Author(s): Tanyatta Johnson, Jennifer Leet

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

**State:** District of Columbia  
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## General Information

Project Name: COP New Earth Movement Endorsement and Schedule  
Status of Filing in Domicile: Pending

Project Number: BSS-COP-2019-5489-FM-DC-37715

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 12/11/2019

State Status Changed:

Deemer Date:

Created By: Jennifer Leet

Submitted By: Jennifer Leet

Corresponding Filing Tracking Number: BSS-COP-2019-5489-RARU-DC-37716

### Filing Description:

Berkley National Insurance Company (BNIC), Berkley Regional Insurance Company (BRIC) Riverport Insurance Company (RIC) and StarNet Insurance Company (SIC) are subscribers with the American Association of Insurance Services (AAIS).

The attached filing memo describes the materials being submitted for review and approval.

We respectfully request to implement this revision for all new and renewal policies effective 03/01/2020 or upon approval.

Please note that this filing is mutually exclusive to all other Programs filed and approved on behalf of the above captioned companies. All other filed and approved programs for the above captioned companies remain on file without change.

## Company and Contact

### Filing Contact Information

Jennifer Leet, Insurance Operations Analyst jleet@wrberkley.com

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**Filing Company Information**

Berkley Regional Insurance Company	CoCode: 29580	State of Domicile: Iowa
475 Steamboat Road	Group Code: 98	Company Type: Insurance
Greenwich, CT 06830	Group Name: W. R. Berkley Corporation	State ID Number:
(203) 542-3800 ext. [Phone]	FEIN Number: 43-1432586	

StarNet Insurance Company	CoCode: 40045	State of Domicile: Iowa
475 Steamboat Road	Group Code: 98	Company Type: Insurance
Greenwich, CT 06830	Group Name: W. R. Berkley Corporation	State ID Number:
(203) 542-3800 ext. [Phone]	FEIN Number: 22-3590451	

Riverport Insurance Company	CoCode: 36684	State of Domicile: Iowa
222 South Ninth Street, Suite 2850	Group Code: 98	Company Type: Insurance
Minneapolis, MN 55402	Group Name: W. R. Berkley Corporation	State ID Number:
(612) 766-3000 ext. [Phone]	FEIN Number: 41-1654112	

Berkley National Insurance Company	CoCode: 38911	State of Domicile: Iowa
122 W Carpenter Freeway	Group Code: 98	Company Type: Insurance
Suite 350	Group Name: W. R. Berkley Corporation	State ID Number:
Irving, TX 75015	FEIN Number: 75-2191453	
(972) 719-2400 ext. [Phone]		

**Filing Fees**

Fee Required? No

Retaliatory? No

Fee Explanation:

<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Berkley National Insurance Company, ...
<b>TOI/Sub-TOI:</b>	05.1 CMP Non-Liability Portion Only/05.1003 Commercial Package		
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## Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Earth Movement Sprinkler Leakage Coverage	CO 83 28	07 16	END	New			CO 83 28 07 16 Earth Movement Sprinkler Leakage Coverage.pdf
2		Earth Movement Sprinkler Leakage - Schedule or Locations	CO 83 30	06 16	DEC	New			CO 83 30 06 16 Earth Movement Sprinkler Leakage - Schedule of Locations.pdf

### Form Type Legend:

<b>ABE</b>	Application/Binder/Enrollment	<b>ADV</b>	Advertising
<b>BND</b>	Bond	<b>CER</b>	Certificate
<b>CNR</b>	Canc/NonRen Notice	<b>DEC</b>	Declarations/Schedule
<b>DSC</b>	Disclosure/Notice	<b>END</b>	Endorsement/Amendment/Conditions
<b>ERS</b>	Election/Rejection/Supplemental Applications	<b>OTH</b>	Other

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EARTH MOVEMENT SPRINKLER LEAKAGE COVERAGE**

This endorsement modifies insurance provided under the following:

COMMERCIAL OUTPUT PROGRAM - PROPERTY COVERAGE PART  
COMMERCIAL OUTPUT PROGRAM - INCOME COVERAGE PART

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### **ADDITIONAL COVERAGE**

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The **Earth Movement Sprinkler Leakage** coverage applies to loss or damage that results from sprinkler leakage caused directly by "earth movement" at a "covered location" at which a Limit of Insurance is shown on the Declarations or the Earth Movement Sprinkler Leakage Schedule of Locations, if applicable. However, "we" will not pay for loss or damage that is caused directly or indirectly by "earth movement" or "volcanic action" that begins before the inception of this policy.

All earthquake shocks or volcanic eruptions that occur within any single 168-hour period will constitute a single occurrence. The expiration of this policy will not reduce the 168-hour period.

If the Earthquake Endorsement is included in this Commercial Output Program Coverage Part, this endorsement does not apply to property covered by that endorsement.

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### **PERILS EXCLUDED**

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The **Earth Movement** exclusion is deleted and replaced by the following:

**Earth Movement** -- "We" do not pay for loss or damage caused by any earth movement (other than "sinkhole collapse") or caused by eruption, explosion, or effusion of a volcano. Earth movement includes, but is not limited to: earthquake; landslide; mudflow; mudslide; mine subsidence; or sinking, rising or shifting of earth.

"We" do cover loss by fire, explosion or sprinkler leakage resulting from earth movement or eruption, explosion, or effusion of a volcano.

This exclusion does not apply to "computers", "mobile equipment", and the Supplemental Marine Coverages.

However, with respects to "computers" and "mobile equipment", the most "we" will pay during this policy period for all direct or consequential losses caused by "earth movement" for all covered California locations is \$100,000. Consequential losses do not include sprinkler leakage resulting from "earth movement".

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## HOW MUCH WE PAY

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1. **Limits of Insurance** -- The most "we" will pay in any one occurrence for loss or damage caused by sprinkler leakage that results from "earth movement" at any one "covered location" is included in the Limits of Insurance shown on the Declarations or Earth Movement Sprinkler Leakage Schedule of Locations, if applicable, for a "covered location".

If an Earth Movement Sprinkler Leakage Schedule of Locations applies to this policy, the Limit(s) indicated in the schedule are the maximum limits that apply to such scheduled "covered location" and are part of, and not in addition to, any other applicable Limits of Insurance.

2. **Deductible** -- With respect to loss or damage covered by this endorsement, the Deductible section is replaced by the following:

"We" will not pay for loss, damage, cost, or expense at any one "covered location" in any one occurrence until the amount of covered loss, damage, cost, or expense exceeds the Deductible(s) and Waiting Period(s) shown on the Declarations or the Earth Movement Sprinkler Leakage Schedule of Locations, if applicable, for a "covered location". "We" will then pay for the amount of loss, damage, cost, or expense in excess of the Deductible, up to the applicable Limits of Insurance.

If more than one "covered location" suffers loss or damage in one occurrence, the applicable Deductible(s) and Waiting Period(s) shown on the schedule will apply separately and individually to covered loss, damage, cost, or expense at each "covered location".

3. **Coinsurance** -- The Additional Condition - Coinsurance does not apply.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EARTH MOVEMENT SPRINKLER LEAKAGE – SCHEDULE OF LOCATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL OUTPUT PROGRAM - PROPERTY COVERAGE PART  
COMMERCIAL OUTPUT PROGRAM - INCOME COVERAGE PART

### **SCHEDULED LOCATIONS**

Location(s): Limit: Deductible: Waiting Period: Covered Property / Coverage Provided:
Location(s): Limit: Deductible: Waiting Period: Covered Property / Coverage Provided:
Location(s): Limit: Deductible: Waiting Period: Covered Property / Coverage Provided:
Location(s): Limit: Deductible: Waiting Period: Covered Property / Coverage Provided:

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## Supporting Document Schedules

<b>Bypassed - Item:</b>	Readability Certificate
<b>Bypass Reason:</b>	N/A to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	N/A to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Copy of Trust Agreement
<b>Bypass Reason:</b>	N/A to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Expedited SERFF Filing Transmittal Form
<b>Bypass Reason:</b>	N/A to this filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Filing Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	Earth Movement Sprinkler Leakage Forms Filing Memo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



**RIVERPORT INSURANCE COMPANY  
STARNET INSURANCE COMPANY  
BERKLEY NATIONAL INSURANCE COMPANY  
BERKLEY REGIONAL INSURANCE COMPANY**

**GENERAL RISK PROGRAM - COMMERCIAL OUTPUT COVERAGES**

**FORM FILING MEMORANDUM**

**MULTISTATE**

Berkley National Insurance Company (BNIC), Berkley Regional Insurance Company (BRIC) , Riverport Insurance Company (RIC) and Starnet Insurance Company (SIC) are amending the Commercial Output Coverages under their General Risk Program as described below.

**New Endorsements**

We are submitting the following new endorsements for your review.

**CO 83 28 07 16 - EARTH MOVEMENT SPRINKLER LEAKAGE COVERAGE**

This optional endorsement provides Earth Movement Sprinkler Leakage Coverage as an Additional Coverage. A limit of insurance for earth movement sprinkler leakage must be shown on the Declarations or a separate Schedule of Locations, if applicable. The Earth Movement exclusion is being replaced, and a sub-limit of \$100,000 is applicable for the "computer" and "mobile equipment" exception to the exclusion for all California locations. Endorsement specific Limits of Insurance and Deductible provisions apply. The Coinsurance Condition does not apply to loss covered by this endorsement.

**CO 83 30 06 16 - EARTH MOVEMENT SPRINKLER LEAKAGE - SCHEDULE OF LOCATIONS**

This optional Schedule will be used when different limits or deductibles apply to locations covered under the policy.